IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:

09/690,940

Confirmation No.:

5015

First-Named Inventor:

Dean F. Boyer

Filing Date:

October 18, 2000

Group Art Unit:

3693

Examiner:

Harbeck, Timothy M.

Attorney Docket No.:

003425-000024

Title:

POINT OF SERVICE THIRD PARTY FINANCIAL

MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY

RESPONSE TO EX PARTE QUAYLE OFFICE ACTION

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the *Ex parte Quayle* Office Action dated November 12, 2010, please enter the following amendments and remarks in the above-mentioned patent application.

The Commissioner is authorized to charge any extensions of time as well as any additional fees or credit any overcharges to Deposit Account No. 23-3030, but not to include any payment of issue fees.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 17 of this paper.